



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name FIRST CITIZENS BANCSHARES, INC.

City/State RALEIGH, NC

Bank Holding Company Information

Federal Reserve District: 5

Consolidated Assets (\$000): 55,175,318

Peer Group Number: 1 Number in Peer Group: 131

Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
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6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

FIRST CITIZENS BANCSHARES, INC.

4300 SIX FORKS ROAD

RALEIGH, NC 27609

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Summary Ratios

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000)	52,834,825			43,004,535			45,893,796			37,167,724			34,985,933																	
Net income (\$000)	300,104			210,955			491,723			457,371			400,313																	
Number of BHCs in peer group	131			127			128			125			118																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.61	2.65	44	3.15	2.84	71	3.03	2.77	69	3.54	3.01	77	3.47	3.08	68															
+ Non-interest income	1.19	1.11	59	1.18	1.14	60	1.17	1.21	56	1.43	1.32	65	1.52	1.31	65															
- Overhead expense	2.63	2.24	76	3.08	2.63	75	2.91	2.57	72	3.36	2.69	81	3.43	2.71	84															
- Provision for credit losses	-0.12	-0.15	48	0.23	0.85	11	0.13	0.51	8	0.08	0.15	35	0.08	0.14	35															
+ Securities gains (losses)	0.09	0.01	96	0.16	0.03	95	0.13	0.02	96	0.02	0.01	83	0	0	73															
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	42	0	0	45															
= Pretax net operating income (tax equivalent)	1.48	1.79	28	1.24	0.64	80	1.35	1.04	72	1.60	1.56	52	1.45	1.57	38															
Net operating income	1.14	1.36	27	0.98	0.48	78	1.07	0.81	74	1.23	1.19	50	1.14	1.24	35															
Net income	1.14	1.35	28	0.98	0.50	77	1.07	0.82	73	1.23	1.19	50	1.14	1.24	35															
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17				1.42															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	2.88	3.14	30	3.64	3.78	35	3.44	3.55	37	4.04	4.41	27	3.79	4.24	20															
Interest expense	0.12	0.27	18	0.28	0.66	10	0.22	0.52	10	0.27	1.08	2	0.11	0.86	0															
Net interest income (tax equivalent)	2.75	2.85	39	3.36	3.10	64	3.22	3.01	60	3.77	3.33	68	3.68	3.38	63															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.03	0.13	26	0.10	0.28	29	0.07	0.27	24	0.11	0.21	43	0.11	0.22	41															
Earnings coverage of net loan and lease losses (X)	77.39	4.52	86	21.09	21.56	71	30.12	22.91	74	20.77	24.40	61	19.97	21.75	62															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.58	1.39	7	0.69	1.51	13	0.68	1.58	8	0.78	0.83	46	0.88	0.90	48															
Allowance for loan and lease losses / Total loans and leases	0.58	1.37	7	0.68	1.48	13	0.68	1.55	8	0.78	0.81	48	0.87	0.89	49															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.70	0.63	63	0.77	0.66	65	0.74	0.71	58	0.58	0.57	53	0.52	0.61	43															
30–89 days past due loans and leases / Total loans and leases	0.23	0.27	58	0.30	0.36	49	0.38	0.39	59	0.57	0.43	76	0.46	0.44	61															
Liquidity and Funding																														
Net noncore funding dependence	-15.92	-1.82	12	-5.61	6.94	16	-8.70	3.20	13	-0.70	14.45	12	-2.99	16.62	6															
Net short-term noncore funding dependence	-17.95	-8.21	17	-8.02	-2.29	25	-11.23	-4.76	23	-2.39	3.38	25	-4.13	4.66	16															
Net loans and leases / Total assets	59.10	59.81	45	67.49	63.21	53	65.44	61.58	57	72.13	63.77	69	71.58	63.98	66															
Capitalization																														
Tier 1 leverage ratio	7.67	9.11	13	8.07	9.03	20	7.86	9.13	12	8.81	9.76	26	9.77	9.71	52															
Holding company equity capital / Total assets	8.11	10.88	11	8.34	11.06	11	8.47	11.16	13	9	12.43	9	9.85	12.22	16															
Total equity capital (including minority interest) / Total assets	8.11	11.01	9	8.34	11.18	10	8.47	11.29	12	9	12.57	7	9.85	12.27	15															
Common equity tier 1 capital / Total risk-weighted assets	11.14	12.69	25	10.32	12.01	26	10.61	12.38	25	10.86	12.17	28	12.67	12.12	69															
Net loans and leases / Equity capital (X)	7.28	5.51	82	8.09	5.78	86	7.73	5.58	85	8.01	5.21	90	7.26	5.29	85															
Cash dividends / Net income	6.16	25.30	15	6.13	60.26	13	6.25	42.30	12	3.88	33.12	9	4.31	27.31	13															
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02			17.36																
Growth Rates																														
Assets	15.27	9.29	75	27.12	17.07	83	25.44	16.68	77	12.47	9.26	73	2.55	7	32															
Equity capital	12.15	9.31	73	11.66	6.16	75	17.93	6.99	86	2.79	10.49	21	4.65	7.89	48															
Net loans and leases	0.94	0.79	65	21.65	13.26	80	13.82	9.07	74	13.33	9.10	75	8.19	7.89	64															
Noncore funding	-9.80	-23.76	71	47.10	-2.41	92	-0.65	-12.18	65	55.07	6.59	90	-28.19	10.67	2															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	1.12	1.02	80	0	1.14	37															
Long-term debt / Equity capital	9.43	11.05	53	10.91	13.39	59	10.14	13.56	55	2.69	13.04	34	0	13.37	15															
Equity investment in subsidiaries / Equity capital	106.81	103.07	72	108.83	103.11	80	109.35	102.81	84	105.06	103.22	60	96.19	103.10	15															
Cash from ops + noncash items + op expense / Op expense + dividends	292.76	130.64	90	665.31	154.33	98	381.45	147.24	95	422.97	190.27	91	736.41	174.91	97															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	637,930	638,705	1,308,803	1,184,270	1,035,974	-0.12	52.82
Income from lease financing receivables.....	9,381	12,942	23,917	33,036	37,077	-27.52	-34.85
Fully taxable income on loans and leases.....	647,241	651,462	1,332,488	1,216,986	1,072,616	-0.65	50.11
Tax-exempt income on loans and leases.....	70	185	232	320	435	-62.16	-89.60
Estimated tax benefit on income on loans and leases.....	1,261	900	1,865	3,560	3,494	40.08	-53.05
Income on loans and leases (tax equivalent).....	648,572	652,547	1,334,585	1,220,866	1,076,545	-0.61	49.26
Investment interest income (tax equivalent).....	66,277	76,361	144,999	159,544	150,781	-13.21	38.41
Interest on balances due from depository institutions.....	3,560	5,251	7,038	27,172	21,973	-32.20	-47.31
Interest income on other earning assets.....	1,226	0	0	0	24		61200.00
Total interest income (tax equivalent).....	719,635	734,159	1,486,622	1,407,582	1,249,323	-1.98	47.11
Interest on time deposits of \$250K or more	1,923	5,699	8,360	9,752	1,281	-66.26	
Interest on time deposits < \$250K.....	6,732	17,175	28,641	35,469	8,491	-60.80	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	8,680	19,236	29,635	31,034	12,712	-54.88	117.05
Interest on other borrowings and trading liabilities.....	6,975	9,991	17,290	14,745	13,744	-30.19	-40.45
Interest on subordinated debt and mandatory convertible securities	6,793	4,921	11,931	1,642	629	38.04	1032.17
Total interest expense.....	31,103	57,022	95,857	92,642	36,857	-45.45	44.18
Net interest income (tax equivalent).....	688,532	677,137	1,390,765	1,314,940	1,212,466	1.68	47.25
Non-interest income.....	313,105	253,544	535,826	532,245	532,152	23.49	36.28
Adjusted operating income (tax equivalent)	1,001,637	930,681	1,926,591	1,847,185	1,744,618	7.62	43.63
Overhead expense.....	695,449	662,490	1,337,409	1,247,865	1,201,715	4.98	36.00
Provision for credit losses.....	-32,288	48,907	58,352	31,441	28,468		
Securities gains (losses)	25,037	33,547	60,253	7,115	351	-25.37	45.93
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	391,178	265,993	620,478	595,619	507,176	47.06	101.89
Applicable income taxes	89,813	53,695	126,159	134,677	103,297	67.27	28.90
Tax equivalent adjustments	1,261	1,343	2,596	3,571	3,566	-6.11	-53.19
Applicable income taxes (tax equivalent).....	91,074	55,038	128,755	138,248	106,863	65.47	25.85
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	300,104	210,955	491,723	457,371	400,313	42.26	147.23
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	300,104	210,955	491,723	457,371	400,313	42.26	147.23
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	300,104	210,955	491,723	457,371	400,313	42.26	147.23
Investment securities income (tax equivalent).....	66,277	76,361	144,999	159,544	150,781	-13.21	38.41
US Treasury and agency securities (excluding mortgage-backed securities)	3,958	7,711	11,278	35,491	30,226	-48.67	-47.04
Mortgage-backed securities	45,880	59,239	108,605	114,819	113,699	-22.55	15.96
All other securities	16,439	9,411	25,116	9,234	6,856	74.68	1845.48
Cash dividends declared.....	18,499	12,939	30,750	17,725	17,243	42.97	156.72
Common	9,227	8,149	16,688	17,725	17,243	13.23	28.05
Preferred.....	9,272	4,790	14,062	0	0	93.57	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.72	2.92	33	3.41	3.46	47	3.24	3.27	48	3.79	4	32	3.57	3.87	26
Less: Interest expense	0.12	0.25	18	0.27	0.61	11	0.21	0.48	12	0.25	0.98	3	0.11	0.79	0
Equals: Net interest income (tax equivalent)	2.61	2.65	44	3.15	2.84	71	3.03	2.77	69	3.54	3.01	77	3.47	3.08	68
Plus: Non-interest income	1.19	1.11	59	1.18	1.14	60	1.17	1.21	56	1.43	1.32	65	1.52	1.31	65
Equals: adjusted operating income (tax equivalent)	3.79	3.82	55	4.33	4.05	66	4.20	4.04	63	4.97	4.41	79	4.99	4.46	81
Less: Overhead expense	2.63	2.24	76	3.08	2.63	75	2.91	2.57	72	3.36	2.69	81	3.43	2.71	84
Less: Provision for credit losses	-0.12	-0.15	48	0.23	0.85	11	0.13	0.51	8	0.08	0.15	35	0.08	0.14	35
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0.09	0.01	96	0.16	0.03	95	0.13	0.02	96	0.02	0.01	83	0	0	74
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.48	1.79	28	1.24	0.64	80	1.35	1.04	72	1.60	1.56	52	1.45	1.57	38
Less: Applicable income taxes (tax equivalent)	0.34	0.41	30	0.26	0.16	75	0.28	0.23	63	0.37	0.36	50	0.31	0.33	42
Less: Minority interest	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.14	1.36	27	0.98	0.48	78	1.07	0.81	74	1.23	1.19	50	1.14	1.24	35
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.14	1.35	28	0.98	0.50	77	1.07	0.82	73	1.23	1.19	50	1.14	1.24	35
Memo: Net income (last four quarters)	1.14	1.25	42	1.08	0.81	71	1.07	0.82	73	1.23	1.19	50	1.14	1.24	35
Net income—BHC and noncontrolling (minority) interest	1.14	1.37	27	0.98	0.50	77	1.07	0.83	73	1.23	1.20	50	1.14	1.25	35
Margin Analysis															
Average earning assets / Average assets	94.73	93.15	68	93.72	91.74	71	94.18	92.32	72	93.82	91.05	79	94.19	91.48	78
Average interest-bearing funds / Average assets	53.87	62.32	15	55.62	65.48	11	54.49	64.06	12	55.76	65.57	14	54.88	65.56	13
Interest income (tax equivalent) / Average earning assets	2.88	3.14	30	3.64	3.78	35	3.44	3.55	37	4.04	4.41	27	3.79	4.24	20
Interest expense / Average earning assets	0.12	0.27	18	0.28	0.66	10	0.22	0.52	10	0.27	1.08	2	0.11	0.86	0
Net interest income (tax equivalent) / Average earning assets	2.75	2.85	39	3.36	3.10	64	3.22	3.01	60	3.77	3.33	68	3.68	3.38	63
Yield or Cost															
Total loans and leases (tax equivalent)	3.92	4.05	42	4.30	4.44	48	4.22	4.27	50	4.58	5.09	20	4.40	4.95	17
Interest-bearing bank balances	0.11	0.11	49	0.64	0.50	75	0.28	0.27	58	2.27	2.04	65	1.74	1.64	60
Federal funds sold and reverse repos		0.26		0	0.94	5	0	0.68	7		2.44			2.17	
Trading assets		0.42			0.67			0.60			0.99			1.11	
Total earning assets	2.87	3.11	31	3.64	3.74	40	3.43	3.51	40	4.03	4.36	29	3.78	4.20	23
Investment securities (tax equivalent)	1.32	1.80	17	1.89	2.51	8	1.62	2.25	10	2.31	2.76	14	2.10	2.68	5
US Treasury and agency securities (excluding mortgage-backed securities)	3.06	1.28	94	2.09	2.01	56	1.41	1.75	33	3.45	2.32	89	2.03	2.05	54
Mortgage-backed securities	0.96	1.56	6	1.53	2.33	2	1.36	2.05	3	2.04	2.61	3	2.11	2.50	5
All other securities	5.56	2.91	92	5.61	3.48	90	5.56	3.24	93	4.82	4.06	79	6.13	4.20	88
Interest-bearing deposits	0.13	0.24	27	0.38	0.70	16	0.29	0.53	19	0.39	1.10	7	0.12	0.81	1
Time deposits of \$250K or more	0.63	0.76	40	1.46	1.67	25	1.12	1.42	24	1.42	1.96	14	0.30	1.44	5
Time deposits < \$250K	0.63	0.72	45	1.23	1.58	21	1.10	1.36	23	1.35	1.82	20	0.42	1.29	7
Other domestic deposits	0.07	0.17	22	0.21	0.50	10	0.15	0.36	13	0.19	0.93	1	0.08	0.67	0
Foreign deposits		0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos	0.21	0.19	75	0.30	0.85	16	0.25	0.62	19	0.38	1.86	13	0.32	1.51	12
Other borrowed funds and trading liabilities	1.28	1.31	49	1.59	1.62	47	1.46	1.50	50	2.73	2.38	68	2.81	2.28	83
All interest-bearing funds	0.22	0.40	20	0.48	0.92	13	0.38	0.74	12	0.45	1.49	3	0.19	1.19	0

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	313,105	253,544	535,826	532,245	532,152
Fiduciary activities income	30,416	24,836	51,379	49,074	47,869
Service charges on deposit accounts - domestic	43,419	43,935	87,662	105,191	105,486
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	35,567	25,679	54,636	53,112	53,118
Insurance activities revenue.....	8,687	7,592	16,512	14,429	14,046
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	2,050	-2,981	-2,225	3,538	4,217
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	23,265	9,547	25,633	11,492	8,893
Other non-interest income.....	169,701	144,936	302,229	295,409	298,523
Total overhead expenses	695,449	662,490	1,337,409	1,247,865	1,201,715
Personnel expense.....	372,496	360,763	722,264	671,613	645,894
Net occupancy expense.....	80,841	82,276	167,742	160,750	153,882
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	6,411	8,099	15,391	16,881	17,165
Other operating expenses.....	235,701	211,352	432,012	398,621	384,774
Fee income on mutual funds and annuities.....	20,153	15,175	33,328	32,750	32,654
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	6,654	6,982	6,600	6,999	6,522
Average personnel expense per employee.....	55.98	51.67	109.43	95.96	99.03
Average assets per employee.....	7,940.31	6,159.34	6,953.61	5,310.43	5,364.30

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	6.44	2.15	90	5.99	2.20	84	6.22	2.02	87	6.15	2.72	81	6.14	3.08
Overhead expenses / Net Interest Income + non-interest income	69.52	59.03	85	71.29	63.28	81	69.51	62.28	79	67.69	61.29	76	69.02	60.88
Percent of Average Assets														
Total overhead expense	2.63	2.24	76	3.08	2.63	75	2.91	2.57	72	3.36	2.69	81	3.43	2.71
Personnel expense.....	1.41	1.25	68	1.68	1.31	85	1.57	1.30	78	1.81	1.41	83	1.85	1.44
Net occupancy expense.....	0.31	0.24	77	0.38	0.26	89	0.37	0.26	86	0.43	0.28	92	0.44	0.28
Other operating expenses.....	0.92	0.73	80	1.02	0.99	71	0.97	0.94	69	1.12	0.97	73	1.15	0.97
Overhead less non-interest income	1.45	1.10	81	1.90	1.36	82	1.75	1.25	81	1.93	1.32	86	1.91	1.38
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	69.43	58.45	87	71.18	62.83	81	69.42	61.82	80	67.55	60.64	76	68.88	60.37
Personnel expense.....	37.19	33.10	69	38.76	32.43	87	37.49	32.36	81	36.36	32.39	73	37.02	32.51
Net occupancy expense.....	8.07	6.33	78	8.84	6.65	83	8.71	6.58	81	8.70	6.52	85	8.82	6.48
Other operating expenses.....	24.17	18.60	83	23.58	23.06	67	23.22	22.28	70	22.49	21.20	69	23.04	20.90
Total non-interest income	31.26	28.18	62	27.24	27.40	57	27.81	28.83	55	28.81	29.23	60	30.50	28.50
Fiduciary activities income	3.04	2.24	66	2.67	2.10	64	2.67	2.09	65	2.66	1.97	67	2.74	2.14
Service charges on domestic deposit accounts	4.33	3.19	72	4.72	3.35	73	4.55	3.27	73	5.69	3.88	72	6.05	4.15
Trading revenue.....	0	0.72	23	0	1.60	29	0	1.28	25	0	1.18	22	0	0.85
Investment banking fees and commissions.....	3.55	2.52	75	2.76	2.64	67	2.84	2.46	71	2.88	3.54	68	3.04	3.42
Insurance activities revenue.....	0.87	0.37	81	0.82	0.39	79	0.86	0.41	79	0.78	0.47	77	0.81	0.47
Venture capital revenue.....	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02
Net servicing fees	0.20	0.55	52	-0.32	-0.20	21	-0.12	0.01	22	0.19	0.28	58	0.24	0.65
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	2.32	3.83	45	1.03	2.89	40	1.33	3.92	41	0.62	1.86	30	0.51	1.61
Other non-interest income.....	16.94	9.26	85	15.57	9.31	85	15.69	9.65	82	15.99	10.04	81	17.11	9.86
Overhead less non-interest income	38.17	29.94	72	43.94	34.19	75	41.61	31.93	75	38.74	31.06	71	38.38	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	22.96	21.54	65	20.19	18.39	59	20.33	18.63	57	22.61	20.56	66	20.37	19.04
Applicable income tax + TE / Pretax net operating income + TE	23.28	23.10	54	20.69	22.75	31	20.75	21.18	39	23.21	23.23	52	21.07	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year
Real estate loans	24,139,573	23,045,018	23,683,019	22,445,262	19,612,581	4.75	50.93
Commercial and industrial loans	5,742,175	6,628,545	6,164,892	3,461,899	2,867,481	-13.37	176.90
Loans to individuals	1,888,994	1,739,369	1,808,774	1,781,140	1,715,364	8.60	47.39
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	182,239	200,927	237,938	208,915	185,564	-9.30	55.84
Other loans and leases	844,439	912,447	1,022,189	1,052,149	1,187,791	-7.45	-37.98
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	32,797,420	32,526,306	32,916,812	28,949,365	25,568,781	0.83	57.47
Less: Allowance for loan and lease losses	189,094	222,450	224,314	225,141	223,712	-14.99	-9.09
Net loans and leases	32,608,326	32,303,856	32,692,498	28,724,224	25,345,069	0.94	58.14
Debt securities that reprice or mature in over 1 year	9,852,032	8,004,668	8,537,338	5,898,188	5,292,351	23.08	105.04
Mutual funds and equity securities	118,540	114,316	91,680	82,333	92,599	3.70	45.64
Subtotal	42,578,898	40,422,840	41,321,516	34,704,745	30,730,019	5.33	66.94
Interest-bearing bank balances	7,873,389	3,110,581	4,349,592	1,138,840	797,406	153.12	257.71
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	921,648	1,386,486	1,291,631	1,161,486	1,449,412	-33.53	-47.22
Trading assets	0	0	0	0	0		
Total earning assets	51,373,935	44,919,907	46,962,739	37,005,071	32,976,837	14.37	74.43
Non-interest-bearing cash and due from depository institutions	395,364	389,233	362,048	376,719	327,440	1.58	-22.11
Premises, fixed assets, and leases	1,223,824	1,186,436	1,182,283	1,164,052	1,126,345	3.15	9.18
Other real estate owned	43,685	53,850	50,890	46,591	48,030	-18.88	-34.89
Investment in unconsolidated subsidiaries	3,976	3,976	3,976	3,976	3,667	0.00	-36.30
Intangible and other assets	2,134,534	1,312,792	1,395,744	1,228,087	926,310	62.59	98.50
Total assets	55,175,318	47,866,194	49,957,680	39,824,496	35,408,629	15.27	71.19
Quarterly average assets	54,348,453	45,408,727	49,448,146	38,318,696	35,715,125	19.69	69.19
Average loans and leases (YTD)	33,126,353	30,367,030	31,598,361	26,649,692	24,478,518	9.09	61.56
Memoranda							
Loans held-for-sale	107,768	107,881	124,837	67,869	45,505	-0.10	27.09
Loans not held-for-sale	32,689,652	32,418,425	32,791,975	28,881,496	25,523,276	0.84	57.60
Real estate loans secured by 1–4 family	7,825,318	7,997,734	7,955,833	7,970,076	7,160,258	-2.16	36.38
Commercial real estate loans	16,071,741	14,815,784	15,486,328	14,265,213	12,274,468	8.48	58.75
Construction and land development	1,571,432	1,381,105	1,347,068	1,391,636	1,024,853	13.78	78.71
Multifamily	277,802	369,118	315,939	348,071	262,524	-24.74	22.73
Nonfarm nonresidential	14,222,507	13,065,561	13,823,321	12,525,506	10,987,091	8.85	57.71
Real estate loans secured by farmland	242,514	231,500	240,858	209,973	177,855	4.76	84.51
Total investment securities	10,892,220	9,505,470	9,920,649	7,142,007	6,834,362	14.59	64.22
U.S. Treasury securities	0	754,586	499,933	409,999	1,247,710	-100.00	-100.00
US agency securities (excluding mortgage-backed securities)	252,936	225,221	279,083	269,899	32,207	12.31	-31.87
Municipal securities	0	0	0	118,227	0		
Mortgage-backed securities	9,898,897	7,962,574	8,446,674	6,059,983	5,318,620	24.32	118.99
Asset-backed securities	0	0	0	0	0		
Other debt securities	621,847	448,773	603,279	201,566	143,226	38.57	425.50
Mutual funds and equity securities	118,540	114,316	91,680	82,333	92,599	3.70	45.64
Available-for-sale securities	7,381,083	8,619,282	7,014,243	7,059,674	4,557,110	-14.37	11.29
U.S. Treasury securities	0	754,586	499,933	409,999	1,247,710	-100.00	-100.00
US agency securities (excluding mortgage-backed securities)	252,936	225,221	279,083	269,899	32,207	12.31	-31.87
Municipal securities	0	0	0	118,227	0		
Mortgage-backed securities	6,506,300	7,190,702	5,631,948	6,059,983	3,133,967	-9.52	43.94
Asset-backed securities	0	0	0	0	0		
Other debt securities	621,847	448,773	603,279	201,566	143,226	38.57	425.50
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-17,519	16,447	21,517		16,850		
Available-for-sale securities appreciation (depreciation)	45,338	146,884	102,278	7,522	-50,007	-69.13	-10.31
Structured notes, fair value	31,821	31,401	31,100	4,750	4,650	1.34	
Pledged securities	5,424,377	4,415,049	4,544,331	3,842,619	4,022,221	22.86	13.73

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	20,974,111	18,149,466	18,014,029	12,926,796	11,882,670	15.56	114.46
NOW, ATS and transaction accounts	3,862,627	2,994,494	4,043,074	4,463,950	4,116,159	28.99	15.07
Time deposits less brokered deposits < \$250K	2,036,181	2,548,127	2,232,028	2,945,556	2,182,887	-20.09	
MMDA and other savings accounts	20,949,458	17,055,744	18,484,657	13,202,135	11,916,179	22.83	86.91
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	47,822,377	40,747,831	42,773,788	33,538,437	30,097,895	17.36	83.54
Time deposits of \$250K or more	583,029	726,895	652,912	820,218	539,316	-19.79	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	692,604	740,276	641,487	442,956	543,936	-6.44	-8.77
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	11,500	10,000	10,000	357,273	38,370	15.00	
Other borrowings w/remaining maturity over 1 year	715,698	744,473	733,645	363,230	169,107	-3.87	5.80
Brokered deposits < \$250K	5,190	4,519	4,909	72,581	35,249	14.85	
Noncore funding	2,008,021	2,226,163	2,042,953	2,056,258	1,325,978	-9.80	-23.87
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	497,290	504,246	504,518	163,412	140,741	-1.38	246.63
Other liabilities	371,140	396,510	407,153	480,205	355,061	-6.40	3.71
Total liabilities	50,698,828	43,874,750	45,728,412	36,238,312	31,919,675	15.55	73.66
Equity Capital							
Perpetual preferred stock (including surplus)	339,937	339,937	339,937	0	0	0.00	
Common stock	9,816	9,934	9,816	10,629	11,628	-1.19	-18.27
Common surplus	0	0	0	44,081	493,962		-100.00
Retained earnings	4,148,857	3,651,237	3,867,252	3,658,197	3,218,551	13.63	74.34
Accumulated other comprehensive income	-22,120	-9,664	12,263	-126,723	-235,187		
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	4,476,490	3,991,444	4,229,268	3,586,184	3,488,954	12.15	47.46
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	
Total equity capital, including minority interest	4,476,490	3,991,444	4,229,268	3,586,184	3,488,954	12.15	47.46
Total liabilities and capital	55,175,318	47,866,194	49,957,680	39,824,496	35,408,629	15.27	71.19
Memoranda							
Non-interest-bearing deposits	20,974,111	18,149,466	18,014,029	12,926,796	11,882,670	15.56	114.46
Interest-bearing deposits	27,436,485	23,329,779	25,417,580	21,504,440	18,789,790	17.60	56.98
Total deposits	48,410,596	41,479,245	43,431,609	34,431,236	30,672,460	16.71	77.60
Long-term debt that reprices within 1 year	74,975	89,275	82,125	96,425	0	-16.02	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,229,268	3,586,184	3,586,184	3,488,954	3,334,064		
Accounting restatements	0	36,943	36,943	0	0		
Net income	300,104	210,955	491,723	457,371	400,313		
Net sale of new perpetual preferred stock	0	339,937	339,937	0	0		
Net sale of new common stock	0	-286,695	-333,755	-450,880	-165,338		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	18,499	12,939	30,750	17,725	17,243		
Change in other comprehensive income	-34,383	117,059	138,986	108,464	-62,842		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	4,476,490	3,991,444	4,229,268	3,586,184	3,488,954		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	43.75	36.32	68	48.14	36.22	71	47.41	36.22	74	56.36	37.78	83	55.39	37.19	82
Commercial and industrial loans	10.41	12.25	43	13.85	14.99	42	12.34	13.52	44	8.69	12.02	34	8.10	12.85	27
Loans to individuals	3.42	3.48	64	3.63	3.53	62	3.62	3.40	63	4.47	4.20	63	4.84	4.31	63
Loans to depository institutions and acceptances of other banks	0	0.01	32	0	0.04	28	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.33	0.21	75	0.42	0.20	78	0.48	0.19	81	0.52	0.24	80	0.52	0.30	79
Other loans and leases.....	1.53	4.22	27	1.91	4.66	26	2.05	4.63	27	2.64	5.01	36	3.35	5	42
Net loans and leases.....	59.10	59.81	45	67.49	63.21	53	65.44	61.58	57	72.13	63.77	69	71.58	63.98	66
Debt securities over 1 year.....	17.86	17.61	54	16.72	14.01	67	17.09	15.55	59	14.81	14.60	53	14.95	14.63	54
Mutual funds and equity securities	0.21	0.06	89	0.24	0.05	92	0.18	0.05	86	0.21	0.06	88	0.26	0.06	93
Subtotal	77.17	78.32	33	84.45	78.43	70	82.71	78.16	63	87.14	79.65	73	86.79	79.97	70
Interest-bearing bank balances	14.27	9.11	81	6.50	6.78	50	8.71	7.51	62	2.86	3.06	57	2.25	3.04	51
Federal funds sold and reverse repos	0	0.52	28	0	0.86	26	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	1.67	1.53	65	2.90	1.83	78	2.59	1.68	77	2.92	1.91	75	4.09	1.96	80
Trading assets	0	0.60	18	0	1.09	16	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets.....	93.11	91.43	69	93.84	90.72	84	94	91.05	86	92.92	89.53	82	93.13	89.74	83
Non-interest cash and due from depository institutions.....	0.72	1.01	28	0.81	1.08	29	0.72	1.07	24	0.95	1.14	34	0.92	1.21	31
Other real estate owned.....	0.08	0.02	90	0.11	0.03	92	0.10	0.02	92	0.12	0.03	92	0.14	0.04	91
All other assets.....	6.17	7.50	34	5.34	8.16	18	5.27	7.82	20	6.13	9.27	17	5.94	8.98	21
Memoranda															
Short-term investments	15.94	12.01	76	9.40	10.58	54	11.29	11.17	58	5.78	7.63	54	6.35	7.80	63
U.S. Treasury securities.....	0	1.08	12	1.58	0.92	74	1	0.84	75	1.03	1.03	64	3.52	1.04	85
US agency securities (excluding mortgage-backed securities)	0.46	0.77	55	0.47	0.48	63	0.56	0.63	62	0.68	0.54	65	0.09	0.69	34
Municipal securities	0	1.72	7	0	1.45	7	0	1.69	8	0.30	1.34	34	0	1.62	7
Mortgage-backed securities	17.94	12.97	74	16.64	11.11	81	16.91	11.75	75	15.22	11.44	73	15.02	11.13	73
Asset-backed securities	0	0.38	26	0	0.27	25	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	1.13	0.52	77	0.94	0.39	79	1.21	0.42	82	0.51	0.39	70	0.40	0.41	68
Loans held-for-sale.....	0.20	0.42	49	0.23	0.48	46	0.25	0.52	41	0.17	0.39	45	0.13	0.30	45
Loans held for investment	59.25	59.85	41	67.73	63.46	56	65.64	61.72	55	72.52	63.50	74	72.08	63.93	66
Real estate loans secured by 1–4 family	14.18	11.69	62	16.71	12.29	67	15.93	11.91	66	20.01	13.29	75	20.22	13.46	78
Revolving	3.47	1.45	90	4.75	1.80	92	4.18	1.66	93	5.98	2.07	95	7.32	2.27	95
Closed-end, secured by first liens	10.47	9.84	59	11.56	9.99	62	11.42	9.81	60	13.45	10.69	69	12.16	10.57	58
Closed-end, secured by junior liens	0.24	0.20	75	0.40	0.26	78	0.33	0.22	78	0.58	0.28	84	0.74	0.31	89
Commercial real estate loans	29.13	22.48	65	30.95	21.90	71	31	22.22	68	35.82	22.23	80	34.67	21.58	77
Construction and land development.....	2.85	3.35	46	2.89	3.32	48	2.70	3.40	46	3.49	3.44	57	2.89	3.51	48
Multifamily.....	0.50	3.31	12	0.77	3.07	21	0.63	3.12	17	0.87	3.01	23	0.74	2.72	21
Nonfarm nonresidential	25.78	14.81	87	27.30	14.50	89	27.67	14.72	89	31.45	14.69	95	31.03	14.44	94
Real estate loans secured by farmland.....	0.44	0.34	70	0.48	0.33	71	0.48	0.33	72	0.53	0.36	73	0.50	0.41	71

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	73.60	59.66	74	70.85	55.37	78	71.95	57.15	76	77.53	57.46	80	76.71	56.49	78
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	23.86	19.82	62	24.59	19.50	67	24.17	19.43	64	27.53	20.75	71	28	21.10	74
Real estate loans secured by 1–4 family.....	5.83	2.42	91	6.99	2.79	94	6.34	2.64	93	8.23	3.15	95	10.14	3.50	95
Revolving	18.02	17.22	57	17.60	16.49	54	17.83	16.59	57	19.31	17.39	62	17.86	17.39	54
Closed-end.....	49	36.54	73	45.55	32.96	74	47.05	34.63	72	49.28	33.52	78	48.01	32.14	77
Construction and land development.....	4.79	5.50	48	4.25	4.97	48	4.09	5.26	46	4.81	5.09	55	4.01	5.20	47
1–4 family.....	0.83	1.11	56	0.81	0.93	55	0.77	0.93	53	0.90	0.94	60	0.64	1.02	50
Other.....	3.96	4.33	47	3.44	3.90	49	3.33	4.19	45	3.91	4.02	55	3.37	4.05	47
Multifamily.....	0.85	5.34	9	1.13	4.72	15	0.96	4.96	13	1.20	4.69	16	1.03	4.10	17
Nonfarm nonresidential	43.36	24.14	93	40.17	21.76	94	41.99	22.93	94	43.27	22.15	95	42.97	21.40	94
Owner-occupied.....	31.48	8.14	99	29.07	7.38	99	30.34	7.68	99	31.47	7.72	99	32.34	8.03	99
Other.....	11.88	15.71	32	11.10	14.16	35	11.66	14.95	34	11.80	14.34	41	10.63	13.38	42
Real estate loans secured by farmland.....	0.74	0.59	69	0.71	0.52	71	0.73	0.54	72	0.73	0.55	72	0.70	0.63	70
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.07	28	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	17.51	20.98	43	20.38	23.90	36	18.73	22.17	38	11.96	19.53	25	11.21	20.32	19
Loans to individuals	5.76	6.28	62	5.35	6.11	60	5.49	6.13	62	6.15	7.13	61	6.71	7.36	62
Credit card loans	0.84	0.51	79	0.87	0.64	77	0.89	0.65	77	1.14	0.81	76	1.41	1.02	79
Agricultural loans.....	0.56	0.37	76	0.62	0.31	76	0.72	0.32	80	0.72	0.37	79	0.73	0.46	77
Other loans and leases.....	2.57	8.03	28	2.81	8.93	28	3.11	9.09	29	3.63	9.85	34	4.65	9.66	38
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	557.17	383.17	83	597.56	392.62	85	580.41	381.27	86	628.82	391.26	90	531.94	379.80	71
Real estate loans secured by 1–4 family.....	180.62	124.52	76	207.38	133.24	78	194.98	125.03	79	223.29	138.18	79	194.20	137.84	73
Revolving	44.17	15.53	94	58.94	19.64	94	51.15	17.42	95	66.71	21.26	95	70.32	23.33	94
Closed-end.....	136.45	107.53	67	148.44	112.01	70	143.83	106.14	69	156.57	115.20	74	123.88	112.79	57
Commercial real estate loans	370.96	238.21	83	384.18	237.30	83	379.53	234.65	84	399.65	229.44	88	332.91	219.72	73
Construction and land development.....	36.27	35.52	54	35.81	35.78	54	33.01	35.62	52	38.99	34.95	58	27.80	35.36	48
1–4 family.....	6.26	7.06	58	6.79	6.74	58	6.18	6.34	57	7.31	6.61	61	4.44	7.04	51
Other.....	30.01	28.07	54	29.02	27.86	54	26.84	28.16	51	31.68	27.32	59	23.36	27.26	47
Multifamily.....	6.41	34.78	14	9.57	33.28	22	7.74	32.74	17	9.75	31.04	25	7.12	27.85	20
Nonfarm nonresidential	328.27	157.17	94	338.79	157.33	96	338.77	155.06	95	350.91	152.10	95	297.99	147.22	92
Owner-occupied.....	238.31	52.65	99	245.21	53.29	99	244.73	52.37	99	255.21	53.07	99	224.27	54.89	99
Other.....	89.96	102.08	41	93.58	101.60	44	94.04	100.54	45	95.70	97.41	49	73.72	91.80	43
Real estate loans secured by farmland.....	5.60	3.59	72	6	3.50	75	5.90	3.44	75	5.88	3.60	75	4.82	4.02	69
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	132.54	127.07	60	171.88	159.86	54	151.09	139.91	56	96.99	122.02	41	77.77	128.82	33
Loans to individuals	43.60	35.29	69	45.10	38.40	64	44.33	37.47	66	49.90	43.51	63	46.52	42.67	61
Credit card loans	6.34	2.61	83	7.37	3.43	80	7.17	3.30	81	9.22	4.34	79	9.77	5.31	82
Agricultural loans.....	4.21	2.01	80	5.21	2.03	81	5.83	1.88	83	5.85	2.18	82	5.03	2.72	80
Other loans and leases.....	19.49	46.75	29	23.66	51.14	31	25.05	49.54	32	29.48	52.44	37	32.22	51.79	40
Supplemental															
Non-owner occupied CRE loans / Gross loans	19.15	28.84	25	16.48	26.07	27	16.71	27.32	24	17.81	26.45	32	15.67	24.79	29
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	144.97	187.37	34	138.97	186.18	36	134.80	183.76	34	144.44	178.57	39	108.64	167.93	34
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	383.28	244.59	84	384.18	244.21	82	379.53	240.85	84	399.65	236.10	88	332.91	225.98	73

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	12,354,224	11,705,547	12,098,417	10,682,378	10,054,711
Commit: Secured commercial real estate loans	1,763,239	1,329,336	1,565,869	1,350,900	1,184,086
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	2,358,374	2,217,834	2,305,542	2,125,211	2,158,395
Securities underwriting	0	0	0	0	0
Standby letters of credit	131,845	95,070	126,109	94,739	88,528
Commercial and similar letters of credit	493	9,585	3,710	4,862	7,939
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	199,202	242,147	267,931	146,929	96,079
Written options contracts (interest rate)	170,720	188,493	284,908	97,961	57,373
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	0	0	0	0	0
Futures and forward foreign exchange	4,790	367	1,335	288	1,105
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	22.39	22.45	58	24.45	21.74	66	24.22	22.01	62	26.82	23.52	67	28.40	24.05	68
Standby letters of credit	0.24	0.67	23	0.20	0.72	19	0.25	0.71	25	0.24	0.84	23	0.25	0.92	22
Commercial and similar letters of credit	0	0.02	46	0.02	0.02	75	0.01	0.02	58	0.01	0.02	62	0.02	0.02	65
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.25	27	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.19	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	0.68	49.75	6	0.90	51.68	4	1.11	48.62	5	0.62	68.47	5	0.44	65.81	3
Interest rate contracts	0.67	35.96	7	0.90	36.85	4	1.11	34.36	6	0.61	47.31	6	0.43	43.84	5
Interest rate futures and forward contracts	0.36	5.17	53	0.51	9.28	45	0.54	6.21	44	0.37	10.67	44	0.27	11.40	48
Written options contracts (interest rate)	0.31	1.82	39	0.39	2.30	35	0.57	2.18	42	0.25	2.47	38	0.16	2.16	36
Purchased options contracts (interest rate)	0	1.33	21	0	1.51	23	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	0	20.67	4	0	22.27	3	0	20.83	3	0	28.86	3	0	26.74	2
Foreign exchange contracts	0.01	6.16	54	0	5.77	49	0	6.01	51	0	10.12	45	0	10.92	44
Futures and forward foreign exchange contracts	0.01	3.93	56	0	3.58	50	0	3.47	51	0	5.23	46	0	5.22	47
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	37.29	42.93	57	38.55	41.55	64	38.29	42.82	62	40.08	45.53	61	41.08	44.93	63

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	374,712	431,007	554,174	245,178	154,557
Interest rate contracts	369,922	430,640	552,839	244,890	153,452
Foreign exchange contracts.....	4,790	367	1,335	288	1,105
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	203,992	242,514	269,266	147,217	97,184
Written options	170,720	188,493	284,908	97,961	57,373
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	170,720	188,493	284,908	97,961	57,373
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	0	0	0	0	0
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	374,712	431,007	554,174	245,178	154,557
Interest rate contracts	369,922	430,640	552,839	244,890	153,452
Foreign exchange contracts.....	4,790	367	1,335	288	1,105
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	203,992	242,514	269,266	147,217	97,184
One year or less	203,992	242,514	269,266	147,217	97,184
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	291	1,670	1,307	258	898
Gross positive fair value.....	5,757	7,031	9,568	1,994	1,065
Held for trading.....	0	0	0	0	0
Non-traded.....	5,757	7,031	9,568	1,994	1,065
Current credit exposure on risk-based capital derivative contracts	5,757	7,031	9,568	1,994	3
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	98.72	94.09	37	99.91	95.13	54	99.76	94.10	49	99.88	93.44	58	99.29	92.91	54
Percent of Notional Amount															
Interest rate contracts	1.28	3.27	68	0.09	2.75	51	0.24	3.49	56	0.12	3.20	46	0.71	3.39	53
Foreign exchange contracts	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
Equity, commodity, and other contracts	54.44	12.57	90	56.27	12.99	94	48.59	14.05	88	60.04	13.49	93	62.88	12.78	94
Futures and forwards	45.56	7.49	97	43.73	8.37	95	51.41	8.18	96	39.96	5.91	96	37.12	6.60	95
Written options	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Exchange-traded	45.56	7.20	97	43.73	7.94	95	51.41	7.73	97	39.96	5.10	96	37.12	5.49	95
Over-the-counter	0	3.44	19	0	3.38	18	0	3.42	19	0	4.42	18	0	4.19	18
Purchased options	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Exchange-traded	0	3.04	21	0	2.87	20	0	2.86	21	0	3.35	18	0	3.20	20
Over-the-counter	0	71.23	3	0	69.92	3	0	68.76	3	0	69.75	2	0	70.34	2
Swaps	0	40.60	20	0	43.50	18	0	43.53	19	0	44.16	18	0	46.31	18
Held for trading	0	34.42	21	0	37.56	18	0	36.62	19	0	37.24	18	0	38.40	18
Interest rate contracts	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	1.85	29
Foreign exchange contracts	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	100	59.40	79	100	56.50	81	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts	98.72	56.19	68	99.91	54.31	76	99.76	53.82	73	99.88	52.22	76	99.29	50.60	73
Foreign exchange contracts	1.28	0.38	86	0.09	0.28	70	0.24	0.46	78	0.12	0.34	72	0.71	0.57	81
Equity, commodity, and other contracts	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	54.44	91.87	8	56.27	89.91	10	48.59	91.48	6	60.04	93.86	8	62.88	94.47	8
One year or less	54.44	28.05	79	56.27	30.94	77	48.59	32.05	72	60.04	32.17	75	62.88	32.51	80
Over 1 year to 5 years	0	26.03	5	0	27.26	4	0	27.06	3	0	30.45	4	0	31.16	4
Over 5 years	0	30.08	6	0	28.48	5	0	29.56	5	0	28.09	5	0	28.71	5
Gross negative fair value (absolute value)	0.08	1.25	7	0.39	1.76	21	0.24	1.55	11	0.11	0.83	10	0.58	0.72	43
Gross positive fair value	1.54	1.68	44	1.63	2.69	35	1.73	2.23	42	0.81	1.19	35	0.69	0.85	38
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.05	6	0	0.07	8	0	0.07	7	0	0.06	7	0	0.06	7
Gross positive fair value (X)	0	0.07	9	0	0.11	9	0	0.09	10	0	0.07	9	0	0.06	6
Held for trading (X)	0	0.05	21	0	0.08	19	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0	0.01	26	0	0.02	27	0	0.02	30	0	0.01	28	0	0.01	17
Current credit exposure (X)	0	0.05	17	0	0.08	18	0	0.06	17	0	0.05	13	0	0.04	8
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.02	0.63	17	0.02	1.03	18	0.03	0.85	18	0.01	0.73	13	0	0.53	8

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	224,314	225,141	225,141	223,712	221,893
Gross losses	16,091	26,325	45,105	43,027	39,671
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	11,448	11,458	22,657	13,015	13,022
Net losses	4,643	14,867	22,448	30,012	26,649
Provision for loan and lease losses	-30,577	48,907	58,352	31,441	28,468
Adjustments	0	-36,731	-36,731	0	0
Ending balance	189,094	222,450	224,314	225,141	223,712
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.12	-0.14	50	0.23	0.85	11	0.13	0.51	8	0.08	0.15	35	0.08	0.14
Provision for loan and lease losses / Average loans and leases	-0.18	-0.25	50	0.32	1.37	7	0.18	0.82	4	0.12	0.24	35	0.12	0.24
Provision for loan and lease losses / Net loan and lease losses	-658.56	77.32	11	328.96	792.43	27	259.94	487.86	37	104.76	130.58	40	106.83	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	0.58	1.39	7	0.69	1.51	13	0.68	1.58	8	0.78	0.83	46	0.88	0.90
Allowance for loan and lease losses / Total loans and leases	0.58	1.37	7	0.68	1.48	13	0.68	1.55	8	0.78	0.81	48	0.87	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	20.36	15.27	78	7.48	11.83	53	9.99	11.58	62	7.50	8.03	67	8.39	7.54
Allowance for loan and lease losses / Nonaccrual assets	100.87	318.67	9	112.47	321.01	11	117.15	299.17	14	185.01	218.72	60	260.67	214.03
All LL / 90+ days past due + nonaccrual loans and leases	98.88	260.68	14	110.35	244.42	18	113.67	244.34	19	150.86	151.73	63	177.93	160.51
Gross loan and lease losses / Average loans and leases	0.10	0.22	28	0.17	0.35	39	0.14	0.34	31	0.16	0.28	37	0.16	0.30
Recoveries / Average loans and leases	0.07	0.08	53	0.08	0.07	65	0.07	0.07	58	0.05	0.08	40	0.05	0.09
Net losses / Average loans and leases	0.03	0.13	26	0.10	0.28	29	0.07	0.27	24	0.11	0.21	43	0.11	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	40	0	39
Recoveries / Prior year-end losses	25.38	16.12	80	26.63	15.46	85	52.66	33.98	81	32.81	36.22	56	35.50	41.30
Earnings coverage of net loan and lease losses (X)	77.39	4.52	86	21.09	21.56	71	30.12	22.91	74	20.77	24.40	61	19.97	21.75
Net Loan and Lease Losses By Type														
Real estate loans	-0.02	0.03	18	0.01	0.03	43	0.01	0.04	31	0.01	0.01	54	0.01	0.02
Real estate loans secured by 1–4 family	-0.04	-0.01	19	0.01	0.01	55	-0.01	0.01	31	0.03	0.01	70	0.04	0.01
Revolving	-0.09	-0.05	22	0.01	0.01	63	-0.02	0.01	30	0.06	0.02	69	0.07	0.03
Closed-end	-0.03	-0.01	27	0.01	0.01	58	0	0	39	0.01	0	65	0.02	0.01
Commercial real estate loans	-0.01	0.05	18	0.01	0.03	54	0.01	0.07	35	0	0.01	50	0	0.01
Construction and land development	0	0	78	0.01	0	83	-0.04	0	17	-0.01	-0.01	38	-0.02	-0.03
1–4 family	0	0	57	0	0	29	0	0	34	0	0	55	0	-0.01
Other	0	-0.01	82	0.01	0	85	-0.04	0	13	-0.01	-0.01	33	-0.02	-0.02
Multifamily	0.07	0.01	90	0	0	89	0	0	84	0	0	56	-0.06	0
Nonfarm nonresidential	-0.01	0.07	15	0.02	0.05	52	0.02	0.11	32	0	0.02	49	0	0.02
Owner-occupied	0	0.01	61	0.01	0.02	73	0.01	0.02	58	0	0.01	31	0.01	0.01
Other	-0.01	0.06	13	0	0.03	55	0.01	0.08	38	0	0.01	61	0	0.01
Real estate loans secured by farmland	-0.01	-0.01	18	-0.01	0.02	11	-0.01	0.02	10	-0.01	0.01	13	0.04	0
Commercial and industrial loans	0.13	0.20	49	0.13	0.46	29	0.13	0.47	25	0.27	0.37	46	0.16	0.31
Loans to individuals	0.35	0.78	32	0.96	1.41	48	0.75	1.13	50	1	1.17	54	1.02	1.16
Credit card loans	1.17	2.18	25	3.11	3.43	39	2.38	2.92	34	3	3.11	43	2.88	2.92
Agricultural loans	0.09	0.03	84	0.21	0.15	82	0.08	0.19	68	0.05	0.08	70	-0.02	0.15
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	-0.05	0.08	6	0.16	0.13	66	-0.06	0.15	3	0.03	0.15	46	0.16	0.14

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		75,638		96,040		126,320		165,859		117,024
90+ days past due loans and leases		3,776		3,796		5,862		27,548		39,908
Nonaccrual loans and leases		187,464		197,791		191,483		121,689		85,822
Total past due and nonaccrual loans and leases		266,878		297,627		323,665		315,096		242,754
Restructured 30–89 days past due		2,565		5,259		5,390		8,817		4,031
Restructured 90+ days past due		6		160		39		2,738		2,160
Restructured nonaccrual		58,174		45,769		50,404		41,378		29,038
Total restructured loans and leases		60,745		51,188		55,833		52,933		35,229
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale		0		0		0		0		0
Restructured loans and leases in compliance		128,481		137,040		141,292		103,496		101,487
Other real estate owned		43,685		53,850		50,890		46,591		48,030
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.23	0.27	58	0.30	0.36	49	0.38	0.39	59	0.57
90+ days past due loans and leases	0.01	0.10	41	0.01	0.13	35	0.02	0.12	41	0.10
Nonaccrual loans and leases	0.57	0.58	57	0.61	0.61	55	0.58	0.66	51	0.42
90+ days past due and nonaccrual loans and leases	0.58	0.73	49	0.62	0.80	44	0.60	0.85	37	0.52
30–89 days past due restructured	0.01	0.01	74	0.02	0.01	78	0.02	0.01	75	0.03
90+ days past due restructured	0	0	62	0	0.01	62	0	0.01	59	0.01
Nonaccrual restructured	0.18	0.12	71	0.14	0.13	58	0.15	0.13	65	0.14
30–89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0
Nonaccrual loans held for sale	0	0	38	0	0	39	0	0.01	38	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.23	0.27	58	0.30	0.37	49	0.38	0.40	59	0.57
90+ days past due assets	0.01	0.10	40	0.01	0.13	32	0.02	0.12	40	0.10
Nonaccrual assets	0.57	0.59	57	0.61	0.62	55	0.58	0.67	50	0.42
30+ days past due and nonaccrual assets	0.81	1.04	46	0.92	1.21	41	0.98	1.29	45	1.09
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.35	0.43	47	0.42	0.49	49	0.40	0.52	40	0.37
90+ days past due and nonaccrual assets + other real estate owned	0.43	0.46	53	0.53	0.52	57	0.50	0.55	49	0.49
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.66	0.52	70	0.82	0.56	77	0.78	0.60	71	0.71
Allowance for loan and lease losses	191.55	67.93	90	177.16	65.48	92	173.46	66.66	92	125.85
Equity capital + allowance for loan and lease losses	7.76	4.43	86	9.35	4.83	91	8.74	4.97	86	7.43
Tier 1 capital + allowance for loan and lease losses	8.36	5.28	81	10.22	5.98	87	9.54	6.05	83	7.94
Loans and leases + other real estate owned	1.10	0.88	71	1.21	0.92	75	1.18	0.97	73	0.98

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.24	0.24	58	0.33	0.39	53	0.40	0.39	60	0.57	0.38	80	0.47	0.42	67
	90+ days past due		0.01	0.12	45	0	0.15	34	0.02	0.16	49	0.10	0.16	65	0.18	0.22	70
	Nonaccrual.....		0.66	0.65	58	0.81	0.63	72	0.74	0.76	60	0.49	0.46	60	0.40	0.57	41
Commercial and industrial	30–89 days past due		0.12	0.17	47	0.13	0.23	38	0.18	0.23	53	0.42	0.31	73	0.30	0.30	60
	90+ days past due		0.01	0.02	61	0.01	0.03	59	0.01	0.03	52	0.06	0.05	69	0.05	0.05	68
	Nonaccrual.....		0.36	0.64	40	0.10	0.75	12	0.12	0.75	11	0.18	0.83	18	0.12	0.76	10
Individuals	30–89 days past due		0.53	0.55	53	0.46	0.58	40	0.71	0.83	47	0.78	0.83	46	0.79	0.84	42
	90+ days past due		0.05	0.07	62	0.08	0.13	60	0.07	0.14	51	0.12	0.17	61	0.12	0.16	64
	Nonaccrual.....		0.20	0.18	61	0.21	0.22	60	0.22	0.28	58	0.17	0.17	58	0.17	0.23	55
Depository institution loans	30–89 days past due			0			0.03			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due		0.12	0.16	67	0.11	0.31	62	0.06	0.17	63	0.34	0.24	71	0.23	0.17	75
	90+ days past due		0	0	44	0	0.03	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0.21	0.69	60	0.47	0.80	62	0.24	0.49	60	0.49	0.67	66	0.08	0.75	50
Foreign governments	30–89 days past due			0.01			0			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.04			0.02			0.09			0.03			0.06	
Other loans and leases	30–89 days past due		0.16	0.11	72	0.44	0.14	86	0.61	0.18	86	0.75	0.20	89	0.20	0.17	68
	90+ days past due		0	0.01	76	0.05	0.01	87	0	0.01	33	0.03	0.01	85	0	0.01	31
	Nonaccrual.....		0.49	0.13	87	0.11	0.15	58	0.40	0.15	81	0.15	0.13	71	0.12	0.14	63

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due	0.34	0.35	61	0.54	0.60	58	0.81	0.65	73	1.08	0.67	82	0.88	0.71	68
	90+ days past due	0	0.27	37	0	0.29	30	0	0.33	33	0.16	0.31	71	0.31	0.46	72
	Nonaccrual	1.28	0.82	79	1.40	0.84	81	1.47	0.89	80	0.86	0.73	67	0.86	0.86	59
Revolving	30–89 days past due	0.40	0.29	71	0.47	0.40	65	0.65	0.48	69	0.48	0.45	53	0.66	0.50	69
	90+ days past due	0	0.02	34	0	0.03	31	0	0.03	30	0.08	0.05	78	0.17	0.05	84
	Nonaccrual	1.25	1.05	75	1.19	1.27	66	1.23	1.13	69	0.95	1	67	0.99	1.17	66
Closed-end	30–89 days past due	0.32	0.36	58	0.57	0.61	60	0.86	0.65	74	1.34	0.70	85	1	0.75	73
	90+ days past due	0	0.29	37	0	0.33	33	0	0.38	34	0.20	0.35	71	0.39	0.53	73
	Nonaccrual	1.29	0.77	83	1.48	0.81	84	1.56	0.87	82	0.82	0.70	63	0.79	0.84	53
Junior lien	30–89 days past due	0.02	0.01	76	0.03	0.02	72	0.03	0.02	78	0.07	0.02	88	0.07	0.03	84
	90+ days past due	0	0	36	0	0	31	0	0	32	0.02	0	93	0.04	0	93
	Nonaccrual	0.20	0.04	93	0.20	0.05	94	0.22	0.04	96	0.05	0.04	61	0.06	0.06	63
Commercial real estate	30–89 days past due	0.19	0.14	68	0.21	0.23	61	0.20	0.26	57	0.30	0.18	79	0.24	0.17	70
	90+ days past due	0.01	0.01	71	0.01	0.02	56	0.03	0.02	78	0.07	0.03	75	0.11	0.03	84
	Nonaccrual	0.36	0.52	45	0.50	0.43	60	0.38	0.62	42	0.29	0.23	69	0.13	0.28	31
Construction and development	30–89 days past due	0.16	0.12	75	0.25	0.24	67	0.19	0.28	57	0.51	0.28	75	0.19	0.21	58
	90+ days past due	0.05	0.01	92	0	0.01	73	0	0.01	35	0.12	0.02	92	0.12	0.02	88
	Nonaccrual	0.46	0.36	76	0.67	0.25	85	0.51	0.41	76	0.51	0.20	86	0.24	0.19	69
1–4 family	30–89 days past due	0	0.02	33	0.11	0.04	80	0.03	0.03	70	0.06	0.06	67	0.02	0.06	59
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	30	0.08	0.04	83	0	0.03	27	0.17	0.02	94	0.14	0.02	92
Other	30–89 days past due	0.16	0.07	82	0.14	0.17	67	0.16	0.22	64	0.45	0.20	79	0.16	0.13	69
	90+ days past due	0.05	0	94	0	0	80	0	0	40	0.12	0.01	95	0.12	0.02	90
	Nonaccrual	0.46	0.29	78	0.60	0.18	86	0.51	0.35	78	0.35	0.17	85	0.11	0.15	59
Multifamily	30–89 days past due	1.06	0.06	94	0.20	0.08	81	0.11	0.09	72	0.32	0.08	88	0	0.10	18
	90+ days past due	0	0	44	0	0	43	0.05	0	95	0.25	0	96	0.28	0.01	96
	Nonaccrual	0.32	0.14	81	0.29	0.08	84	0.13	0.11	69	0.20	0.05	87	0.02	0.08	54
Nonfarm non-residential	30–89 days past due	0.18	0.14	67	0.21	0.20	65	0.21	0.23	59	0.27	0.14	80	0.25	0.17	72
	90+ days past due	0.01	0.01	71	0.01	0.02	65	0.03	0.02	79	0.06	0.03	76	0.11	0.03	85
	Nonaccrual	0.35	0.66	37	0.49	0.55	54	0.37	0.80	32	0.27	0.28	56	0.12	0.30	28
Owner Occupied	30–89 days past due	0.14	0.04	86	0.14	0.07	75	0.10	0.07	69	0.20	0.07	91	0.19	0.09	80
	90+ days past due	0	0	81	0	0.01	64	0.03	0	89	0.05	0.01	85	0.06	0.01	87
	Nonaccrual	0.25	0.25	58	0.40	0.24	70	0.29	0.27	56	0.21	0.16	64	0.10	0.17	39
Other	30–89 days past due	0.04	0.09	52	0.07	0.11	61	0.11	0.14	59	0.07	0.07	65	0.06	0.07	60
	90+ days past due	0.01	0.01	78	0	0.01	73	0	0.01	68	0.01	0.01	70	0.05	0.01	87
	Nonaccrual	0.10	0.40	32	0.08	0.24	31	0.09	0.44	28	0.06	0.10	51	0.02	0.13	26
Farmland	30–89 days past due	0.07	0.11	67	0.17	0.31	61	0.15	0.11	75	0.11	0.23	58	0.10	0.25	53
	90+ days past due	0	0	45	0.05	0.03	83	0	0	45	0	0.01	85	0.13	0.01	91
	Nonaccrual	0.02	1.10	42	0.03	1.24	35	0.02	1.13	39	0	0.84	39	0.18	1.23	48
Credit card	30–89 days past due	0.86	0.63	71	0.89	0.90	52	1.06	0.95	56	1.25	1.19	50	1.35	1.22	57
	90+ days past due	0.33	0.39	52	0.48	0.76	39	0.41	0.63	37	0.65	0.78	40	0.58	0.73	40
	Nonaccrual	0	0.08	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	9,816	9,934	9,816	54,710	505,590										
Retained earnings	4,148,857	3,651,237	3,867,252	3,658,197	3,218,551										
Accumulated other comprehensive income (AOCI)	-22,120	-9,664	12,263	-126,723	-235,187										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	4,136,553	3,651,507	3,889,331	3,586,184	3,488,954										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	355,189	367,058	360,919	368,603	260,835										
Accumulated other comprehensive income-related adjustments	-22,120	-9,664	12,263	-126,724	-235,188										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	3,803,484	3,294,113	3,516,149	3,344,305	3,463,307										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	3,803,484	3,294,113	3,516,149	3,344,305	3,463,307										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	339,937	339,937	339,937	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	339,937	339,937	339,937	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	339,937	339,937	339,937	0	0										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	498,500	506,000	504,500	161,000	138,500										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	191,580	211,119	216,626	226,196	224,819										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	690,080	717,119	721,126	387,196	363,319										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	690,080	717,119	721,126	387,196	363,319										
Exited advanced approach tier 2 capital															
Total capital	4,833,501	4,351,169	4,577,212	3,731,501	3,826,626										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	54,348,453	45,408,727	49,448,146	38,318,696	35,715,125										
Less: Deductions from common equity tier 1 capital	355,189	367,058	360,919	368,603	260,835										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	53,993,264	45,041,669	49,087,227	37,950,093	35,454,290										
Total risk-weighted assets	34,150,298	31,920,867	33,144,151	30,798,479	27,344,928										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	11.14	12.66	27	10.61	12.35	26	10.86	12.11	29	12.67	12.09	69			
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	45		
Tier 1 capital, column A	12.13	13.44	30	11.38	12.72	28	11.63	13.08	26	10.86	12.78	20	12.67	12.85	56
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	14.15	15.42	30	13.63	14.77	32	13.81	15.23	27	12.12	14.36	10	13.99	14.45	52
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	7.67	9.11	13	8.07	9.03	20	7.86	9.13	12	8.81	9.76	26	9.77	9.71	52
Supplementary leverage ratio, advanced approaches HCs		6.95		8.42			8.72			7.41			7.31		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0	0	
Total property and casualty assets	0	0	0	0	0	0	
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0	0	
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0	0	
Total insurance underwriting equity	0	0	0	0	0	0	
Total property and casualty equity	0	0	0	0	0	0	
Total life and health equity	0	0	0	0	0	0	
Total insurance underwriting net income	0	0	0	0	0	0	
Total property and casualty	0	0	0	0	0	0	
Total life and health	0	0	0	0	0	0	
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0	0	
Unearned premiums (P/C)	0	0	0	0	0	0	
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0	0	
Separate account liabilities (L/H)	0	0	0	0	0	0	
Insurance activities revenue	8,687	7,592	16,512	14,429	14,046	14.42	33.05
Other insurance activities income	8,687	7,592	16,512	14,429	14,046	14.42	33.05
Insurance and reinsurance underwriting income	0	0	0	0	0	0	
Premiums	0	0	0	0	0	0	
Credit related insurance underwriting	0	0	0	0	0	0	
Other insurance underwriting	0	0	0	0	0	0	
Insurance benefits, losses, expenses	0	0	0	0	0	0	
Net assets of insurance underwriting subsidiaries	0	0	0	0	0	0	
Life insurance assets	115,489	114,248	114,259	113,423	47,140	1.09	340.83

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.30			54.79			53.67			51.47			56.12		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.70			45.21			46.33			48.53			43.88		
Separate account assets (L/H) / Total life assets	13.29			11.01			11.24			7.26			8.53		
Insurance activities revenue / Adjusted operating income	0.87	0.37	81	0.82	0.39	79	0.86	0.41	79	0.78	0.47	77	0.81	0.47	79
Premium income / Insurance activities revenue	0	3.14	41	0	3.04	40	0	2.84	40	0	7.32	37	0	4.86	37
Credit related premium income / Total premium income	30.92			40.01			38.23			34.91			44.54		
Other premium income / Total premium income	69.08			59.99			61.77			65.09			55.46		
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)	21.10			7.42			15.59			19.86			15.64		
Insurance net income (L/H) / Equity (L/H)	5.07			-31.13			3.62			5.13			1.99		
Insurance benefits, losses, expenses / Insurance premiums	-395.05			620.37			447.82			233.61			160.49		
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	2.67	11.54	19	2.96	11.35	20	2.80	11.03	21	3.18	11.51	22	1.28	10.22	17
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018	
Foreign Activities									
Total foreign loans and leases	12,012		6,289		5,031		7,150		4,334
Real estate loans.....	12,012		6,289		5,031		7,150		4,334
Commercial and industrial loans	0		0		0		0		0
Loans to depository institutions and other banks acceptances	0		0		0		0		0
Loans to foreign governments and institutions	0		0		0		0		0
Loans to individuals	0		0		0		0		0
Agricultural loans.....	0		0		0		0		0
Other foreign loans.....	0		0		0		0		0
Lease financing receivables.....	0		0		0		0		0
Debt securities	0		0		0		0		0
Interest-bearing bank balances	0		0		0		0		0
Total selected foreign assets	12,012		6,289		5,031		7,150		4,334
Total foreign deposits	0		0		0		0		0
Interest-bearing deposits	0		0		0		0		0
Non-interest-bearing deposits.....	0		0		0		0		0
Analysis Ratios									
Yield: Foreign loans	0	0.64	34	0	0.93	31	0	0.87	31
Cost: Interest-bearing deposits.....		0.12			0.59			0.42	
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans		0.26			5.29			5.18	
Commercial and industrial loans		1.03			0.59			0.64	
Foreign governments and institutions		0			0			0	
Growth Rates									
Net loans and leases.....	91	-1.19	97	11.84	10.27	66	-29.64	-2.40	15
Total selected assets.....	91	3.19	94	11.84	5.10	62	-29.64	2.04	15
Deposits		9.07			10.22			3.46	
									10.36
									5

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0.05	0.06	0.06	0.06	0	
Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		97,581	179,690	229,692	149,842	243,109	-45.69	30.01
Dividends		97,576	179,685	229,685	149,819	242,910	-45.70	30.01
Interest		5	5	7	23	199	0.00	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from nonbank subsidiaries		33	56	91	140	133	-41.07	
Dividends		0	0	0	0	0	0	
Interest		33	56	91	140	133	-41.07	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		97,614	179,746	229,783	149,982	243,242	-45.69	30.06
Securities gains (losses)		0	0	0	20	-2		
Other operating income		892	3,020	4,428	1,400	1,366	-70.46	197.33
Total operating income		98,506	182,766	234,211	151,402	244,606	-46.10	30.72
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		6,805	5,219	12,062	1,400	541	30.39	1034.17
Other expenses		6,308	9,344	17,922	15,283	15,727	-32.49	8.00
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		13,113	14,563	29,984	16,683	16,268	-9.96	103.59
Income (loss) before taxes		113,058	181,365	233,622	155,344	220,728	-37.66	64.06
Applicable income taxes (credit)		3,687	263	879	892	-5,184	1301.90	
Extraordinary items								
Income before undistributed income of subsidiaries		109,371	181,102	232,743	154,452	225,912	-39.61	53.57
Equity in undistributed income of subsidiaries		190,733	29,853	258,980	302,919	174,401	538.91	280.20
Bank subsidiaries		190,736	30,168	259,295	302,903	173,674	532.25	281.66
Nonbank subsidiaries		-3	-315	-315	16	727		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		300,104	210,955	491,723	457,371	400,313	42.26	147.23
Memoranda								
Bank net income		288,312	209,853	488,980	452,722	416,584	37.39	130.59
Nonbank net income		-3	-315	-315	16	727		
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		4,779,434	94.05	4,340,697	93.32	4,622,461	95.92	3,763,947	3,415,106	10.11	60.66
Common and preferred stock		4,778,033	94.03	4,340,697	93.32	4,621,675	95.90	3,763,947	3,314,292	10.08	60.68
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	100,000		
Other receivables		1,401	0.03	0	0	786	0.02	0	814		21.30
Investment in nonbank subsidiaries		3,238	0.06	3,242	0.07	3,242	0.07	3,556	41,859	-0.12	-92.54
Common and preferred stock		3,237	0.06	3,241	0.07	3,241	0.07	3,555	41,830	-0.12	-92.54
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		1	0	1	0	1	0	1	29	0.00	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		119,544	2.35	117,226	2.52	93,690	1.94	85,348	99,055	1.98	28.03
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		131,886	2.60	135,296	2.91	49,658	1.03	4,514	6,813	-2.52	641.39
Cash and due from unrelated depository institution		3,298	0.06	8,618	0.19	1,665	0.03	2,606	760	-61.73	22.47
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		41,240	0.81	41,240	0.89	41,240	0.86	41,240	41,240	0.00	0.00
Other assets		3,015	0.06	5,154	0.11	7,351	0.15	3,923	1,541	-41.50	25.78
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		5,081,655	100.00	4,651,473	100.00	4,819,307	100.00	3,905,134	3,606,374	9.25	60.02
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	40,277	0		
Borrowings with maturity over 1 year		74,975	1.48	89,275	1.92	82,125	1.70	96,425	0	-16.02	
Subordinated notes and debentures		346,956	6.83	346,126	7.44	346,541	7.19	0	0	0.24	2213.04
Other liabilities		11,337	0.22	12,730	0.27	9,539	0.20	9,858	11,527	-10.94	96.82
Balance due to subsidiaries and related institutions		171,897	3.38	211,898	4.56	151,834	3.15	172,390	105,893	-18.88	44.19
Total liabilities		605,165	11.91	660,029	14.19	590,039	12.24	318,950	117,420	-8.31	332.34
Equity Capital		4,476,490	88.09	3,991,444	85.81	4,229,268	87.76	3,586,184	3,488,954	12.15	47.46
Perpetual preferred stock (income surplus)		339,937	6.69	339,937	7.31	339,937	7.05	0	0	0.00	
Common stock		9,816	0.19	9,934	0.21	9,816	0.20	10,629	11,628	-1.19	-18.27
Common surplus		0	0	0	0	0	0	44,081	493,962	-	-100.00
Retained earnings		4,148,857	81.64	3,651,237	78.50	3,867,252	80.24	3,658,197	3,218,551	13.63	74.34
Accumulated other comprehensive income		-22,120	-0.44	-9,664	-0.21	12,263	0.25	-126,723	-235,187		
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		5,081,655	100.00	4,651,473	100.00	4,819,307	100.00	3,905,134	3,606,374	9.25	60.02
Memoranda											
Loans and advances from bank subsidiaries		66,000	1.30	100,000	2.15	46,000	0.95	65,000	0	-34.00	
Loans and advances from nonbank subsidiaries		105,875	2.08	105,742	2.27	105,809	2.20	105,677	105,546	0.13	-10.92
Notes payable to subsidiaries that issued TPS		105,875	2.08	105,742	2.27	105,809	2.20	105,677	105,546	0.13	-10.92
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	16.91	78.46	12	7.14	73.92	4	13.21	81.10	6	11.48	57.84	6	7.63	57.26	5
Dividends declared / Net income	6.16	25.30	15	6.13	60.26	13	6.25	42.29	12	3.88	33.08	10	4.31	27.33	13
Net income – dividends / Average equity.....	12.99	9.64	77	10.33	1.15	94	11.66	4.14	92	12.38	6.46	93	11.19	7.33	88
Percent of Dividends Paid															
Dividends from bank subsidiaries	527.47	139.49	91	1,388.71	166.94	97	746.94	132.17	97	845.24	178.13	95	1,408.75	157.73	99
Dividends from nonbank subsidiaries	0	3.97	27	0	3.69	27	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	527.47	193.08	90	1,388.71	205.70	97	746.94	174.85	97	845.24	260.40	92	1,408.75	215.26	98
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	33.84	36.56	47	85.62	82.59	51	46.97	60.28	39	33.09	66.55	22	58.31	60.71	50
Interest income from bank subsidiaries.....	0	0.11	51	0	0.58	44	0	0.36	42	0.01	0.54	42	0.05	0.52	57
Management and service fees from bank subsidiaries	0	0.90	37	0	3.18	35	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	33.85	38.35	45	85.63	98.26	47	46.97	62.88	38	33.10	69.36	20	58.36	63.43	46
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		54.17			52.25			56.39		0	82.95	12	0	51.40	17
Interest income from nonbank subsidiaries.....		2.35			7.62			7.38		875	20.25	98	18.29	18.56	72
Management and service fees from nonbank subsidiaries		0.63			1.87			0.86		0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....		0.08			0.22			0.16		0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries		76.16			78.35			79.84		875	150.41	94	18.29	99.33	27
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.06	67.82	73	98.31	66.84	64	98.07	69.76	68	98.95	67.32	74	99.31	65.18	76
Interest income from bank subsidiaries.....	0.01	0.39	49	0	1.06	43	0	0.63	40	0.02	0.80	41	0.08	0.92	56
Management and service fees from bank subsidiaries	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	99.06	81.78	58	98.32	81.90	47	98.07	82.20	53	98.97	78.80	62	99.39	74.20	64
Dividends from nonbank subsidiaries	0	2.67	26	0	2.05	28	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0.03	0.35	78	0.03	1.11	72	0.04	0.73	73	0.09	1.19	68	0.05	2.32	64
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	0.03	6.48	39	0.03	6.25	45	0.04	4.70	37	0.09	7.29	32	0.05	7.64	30
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			423.76			83.37	
Loans and advances from subsidiaries / Total debt	40.74	28.31	68	47.25	33.86	71	35.41	27.08	66	124.85	28.33	93		26.53	